

## PATENT APPLICATION

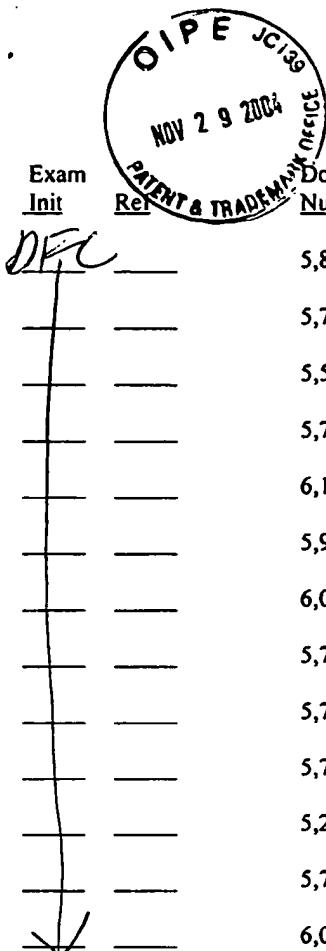
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INFORMATION DISCLOSURE CITATION  
FORM PTO-1449 (Modified)U.S. PATENT DOCUMENTS

Exam Init	Ref	Document Number	Issue Date	Name	Class	Sub- Class
DFC		6,385,594	May 7, 2002	Lebda et al.	705	38
		6,611,816	Aug. 26, 2003	Lebda et al.	705	38
		5,995,947	Nov. 30, 1999	Fraser et al.	705	38
		6,278,993	Aug. 21, 2001	Kumar et al.	707	3
		6,208,979	Mar. 27, 2001	Sinclair	705	38
		5,940,812	Aug. 17, 1999	Tengel et al.	705	38
		6,182,048	Jan. 30, 2001	Osborn et al.	705	4
		5,193,056	Mar. 9, 1993	Boes	364	408
		5,961,593	Oct. 5, 1999	Gabber et al.	709	219
		6,607,136	Aug. 19, 2003	Atsmon et al.	235	492
		6,275,824	Aug. 14, 2001	O'Flaherty et al.	707	9
		2001/0029496	Oct. 11, 2001	Otto et al.	705	74
		6,119,098	Sep. 12, 2000	Guyot et al.	705	14
		5,611,052	Mar. 11, 1997	Dykstra et al.	395	238
		5,765,144	Jun. 9, 1998	Larche et al.	705	38
		5,239,462	Aug. 24, 1993	Jones et al.	364	408
		5,878,403	Mar. 2, 1999	DeFrancesco	705	38
		5,262,941	Nov. 16, 1993	Saladin et al.	364	408
		5,220,501	Jun. 15, 1993	Lawlor et al.	364	408
		6,012,051	Jan. 4, 2000	Sammon, Jr. et al.	706	52
		5,724,521	Mar. 3, 1998	Dedrick	395	226
		6,049,782	Apr. 11, 2000	Gottesman et al.	705	35
		5,614,927	Mar. 25, 1997	Gifford et al.	395	612
		5,754,939	May 19, 1998	Herz et al.	455	4.2
		6,148,343	Nov. 14, 2000	Lewine	709	229



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<u>Exam Init</u>	<u>Ref</u>	<u>Document Number</u>	<u>Issue Date</u>	<u>Name</u>	<u>Class</u>	<u>Sub- Class</u>
DFC		5,867,799	Feb. 2, 1999	Lang et al.	707	1
		5,758,328	May 26, 1998	Giovannoli	705	26
		5,592,375	Jan. 7, 1997	Salmon et al.	395	207
		5,794,207	Aug. 11, 1998	Walker et al.	705	23
		6,131,087	Oct. 10, 2000	Luke et al.	705	26
		5,924,082	Jul. 13, 1999	Silverman et al.	705	37
		6,009,410	Dec. 28, 1999	LeMole et al.	705	14
		5,754,938	May 19, 1998	Herz et al.	455	4.2
		5,797,133	Aug. 18, 1998	Jones et al.	705	38
		5,717,923	Feb. 10, 1998	Dedrick	395	613
		5,274,547	Dec. 28, 1993	Zoffel et al.	364	408
		5,704,045	Dec. 30, 1997	King et al.	395	235
		6,076,080	Jun. 13, 2000	Morscheck et al.	705	400

#### OTHER DOCUMENTS

Exam  
Init      Ref      (Including Author, Title, Date, Pertinent Pages, etc.)

DFC      Deloitte Research & Consulting Study, 1999, "The New Economics of Transactions" pages 1-33.

Examiner:

Deloitte  
2/3/05

Date Considered: